

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

LATRINA S. WATKINS,

Plaintiff,

Case No. 24-cv-12226  
Hon. Matthew F. Leitman

v.

METROPOLITAN LIFE  
INSURANCE COMPANY,

Defendant.

/

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**ORDER DENYING PLAINTIFF'S MOTION FOR LEAVE  
TO CONDUCT DISCOVERY (ECF No. 6)**

In this action, Plaintiff Latrina S. Watkins challenges the decision by Defendant Metropolitan Life Insurance Company (“Met Life”) to deny a claim for benefits under an accidental death insurance policy. The action is governed by the Employee Retirement Income Security Act of 1974 (“ERISA”). It has long been the general rule in the Sixth Circuit that ERISA actions for insurance benefits like this case are decided based upon the record before the claims administrator at the time of the challenged decision and that general discovery is not permitted. *See Wilkins v. Baptist Health Sys., Inc.*, 150 F.3d 609, 615 (6<sup>th</sup> Cir. 1998). Watkins nonetheless seeks to conduct discovery here. The Court declines to permit her to conduct her requested discovery.

In Met Life's response to Watkins' motion, Met Life explained in detail why discovery is neither appropriate nor necessary here. (*See* Resp., ECF No. 8.) Watkins did not file a reply to Met Life's response and has not attempted to show that Met's Life's analysis is erroneous in any way. The Court has reviewed Met Life's analysis and finds it persuasive and well-supported. Moreover, Watkins has not cited a single case in which any federal court has permitted a party to take the discovery she seeks here under circumstances like those presented here.

For all of the reasons set forth in Met Life's response, Watkins' motion for leave to conduct discovery is **DENIED**.

The Court will enter a scheduling order to govern the remainder of these proceedings.

**IT IS SO ORDERED.**

s/Matthew F. Leitman

MATTHEW F. LEITMAN

UNITED STATES DISTRICT JUDGE

Dated: February 19, 2025

I hereby certify that a copy of the foregoing document was served upon the parties and/or counsel of record on February 19, 2025, by electronic means and/or ordinary mail.

s/Holly A. Ryan

Case Manager

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